

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Krol, Kevin Michael		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): FDBA Chicago Sewer Connection, Inc.		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8732		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 2147 W. 22nd Place #2R Chicago, IL <div style="text-align: right;">ZIP Code 60608</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): 5536 Ranier Drive Lisle, IL <div style="text-align: right;">ZIP Code 60532</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

Name of Debtor(s):

Krol, Kevin Michael*(This page must be completed and filed in every case)***All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Krol, Kevin Michael

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
Signature of Debtor **Kevin Michael Krol**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date 6/26/09

Signature of Attorney

X 
Signature of Attorney for Debtor(s)

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan
Printed Name of Attorney for Debtor(s)

Melvin J. Kaplan & Associates P.C.
Firm Name

**55 E. Jackson Blvd.
Suite 650
Chicago, IL 60604**

Address

Email: **www.financialrelief.com**

(312)294-8989 Fax: (312)294-8995

Telephone Number

Date 6/26/09

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Northern District of Illinois**

In re Kevin Michael Krol

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: 
Kevin Michael Krol

Date: 6/26/09

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan

Printed Name of Attorney

Address:

55 E. Jackson Blvd.

Suite 650

Chicago, IL 60604

(312)294-8989

www.financialrelief.com

X

Signature of Attorney

Date

6/26/09

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Kevin Michael Krol

Printed Name(s) of Debtor(s)

X

Signature of Debtor

Date

6/26/09

Case No. (if known) _____

X

Signature of Joint Debtor (if any)

Date

Allan J. Coleman
5725 N. Ravenswood Ave.
Chicago, IL 60660

American Express
c/o ARSI
555 St. Charles Drive, Ste. 100
Thousand Oaks, CA 91360

American Express
Travel Related Services Co., Inc.
P.O. Box 53773
Phoenix, AZ 85072-3773

American Express
c/o Account Solution Group, LLC
205 Bryant Woods South
Buffalo, NY 14228

American Express
c/o Nationwide Credit, Inc.
2015 Vaughn Rd NW, Bld. 400
Kennesaw, GA 30144-7801

American Express
c/o GC Services Limited Partnership
6330 Gulfton
Houston, TX 77081

American Express*
Attn: Bankruptcy Dept.
P.O. Box 981535
El Paso, TX 79998-1535

American Express*
Attn: Bankruptcy Dept.
P.O. Box 981535
El Paso, TX 79998-1535

American Express*Cash Rebate Card
Attn: Bankruptcy Dept.
P.O. Box 981535
El Paso, TX 79998-1535

American Express*FreedomPass
Attn: Bankruptcy Dept.
P.O. Box 981535
El Paso, TX 79998-1535

American Express/LVNV Funding LLC
c/o Capital Management Services, LP
726 Exchange St., Ste. 700
Buffalo, NY 14210

American Express/Optima
c/o Nationwide Credit, Inc.
2015 Vaughn Rd. NW, Bld. 400
Kennesaw, GA 30144-7801

AT&T
c/o Omnium Worldwide, Inc.
7171 Mercy Rd.
Omaha, NE 68106

AT&T
c/o Allied Interstate
300 Corporate Exchange Drive
Columbus, OH 43231

AT&T
c/o NCO Financial
507 Prudential Rd.
Horsham, PA 19044

AT&T
c/o Allied Interstate
300 Corporate Exchange Drive
Columbus, OH 43231

AT&T
c/o allaint Law Group, LLP
97 E. Brokaw Rd., Ste. 240
San Jose, CA 95112

AT&T
c/o Fidelity National Credit Servic
2421 N. Glassell, P.O. Box 3051
Orange, CA 92857

AT&T*
Bankruptcy Dept., attn: Linda Adams
6021 S. Rio Grande, 1st Floor
Orlando, FL 32859

AT&T*
Bankruptcy Dept., attn: Linda Adams
6021 S. Rio Grande, 1st Floor
Orlando, FL 32859

AT&T*
Bankruptcy Dept., attn: Linda Adams
6021 S. Rio Grande, 1st Floor
Orlando, FL 32859

B&L Glas Block Co., Inc.
6036 S. Central Ave.
Chicago, IL 60638

B&L Glass Block, Inc.
c/o Vytenis Lietuvninkas
4536 W. 63rd Street
Chicago, IL 60629

Bank of America
c/o Creditors Financial Group, LLC
3131 S. Vaughn Way, Ste. 110
Aurora, CO 80014

Bank of America
c/o Blatt, Hasenmiller, Leibsker &
125 S. Wacker Dr., Ste. 400
Chicago, IL 60606-4440

Bank of America*
P.O. Box 15026
Wilmington, DE 19886-5726

Bank of America*
P.O. Box 15026
Wilmington, DE 19886-5726

Bank of America*
P.O. Box 15026
Wilmington, DE 19886-5726

Big State Industrial
c/o J.J. Mac Intyre Co., Inc.
1801 California
Corona, CA 92881

Big State Industrial Supply, Inc.
1865 Iowa Ave.
Riverside, CA 92507

Business Card Visa/CitiBusiness
c/o academy Collection Services, In
10965 Decatur Rd.
Philadelphia, PA 19154-3210

Capital One Bank*
P.O. Box 30285
Salt Lake City, UT 84130-0285

Chase Bank
c/o Creditors Financial Group, LLC
3131 S. Vaughn Way, Ste. 110
Aurora, CO 80014

Chase Bank
c/o Alliance One Receivables Mgmt I
4850 Strret Road, Ste. 300
Trevose, PA 19053

Chase Bank
c/o Weinstein & Riley, P.S.
2001 Western Ave., Ste. 400
Seattle, WA 98121

Chase Bank*
Cardmember Services
P.O. Box 15298
Wilmington, DE 19850-5298

Chase Bank*
Cardmember Services
P.O. Box 15298
Wilmington, DE 19850-5298

Chase Bank/First USa
c/o Capital Management Services, LP
726 Exchange St., Ste. 700
Buffalo, NY 14210

Chase/Bank One Arizona/Lakeshore Ca
c/o P&B Capital Group, LLC
461 Ellicott St., 3rd Floor
Buffalo, NY 14203

Chicago Tribune
P.O. Box 6315
Chicago, IL 60680

Chicago Tribune Co.
c/o Biehl & Biehl, Inc.
P.O. Box 87410
Carol Stream, IL 60188-7410

Citi Card
c/o NCO Financial Systems Inc.
507 Prudential Rd.
Horsham, PA 19044

Citi Card
c/o Asset Acceptance LLC
P.O. Box 2036
Warren, MI 48090-2036

Citi Cards*
P.O. Box 142319
Irving, TX 75014-2319

CitiBusiness Card*
P.O. Box 44180
Jacksonville, FL 32231-4180

City Colleges of Chicago
226 W. Jackson
Chicago, IL 60606

City Colleges of Chicago
c/o Harris & Harris, LTD.
600 W. Jackson Blvd., Ste. 400
Chicago, IL 60661

City of Chicago
Dept. of Revenue-Cost & Collection
121 N. LaSalle, Room 107A
Chicago, IL 60602

City of Chicago Admin. Hearings
c/o Goldman & Grant
205 W. Randolph, Ste. 1100
Chicago, IL 60606

City of Chicago Dept. of Admin Heri
c/o Helle & Frisone, LTD.
33 N. LaSalle, Ste. 1200
Chicago, IL 60602

City of Chicago Dept. of Administra
Hearing - City Hall
121 N. LaSalle, Room 107A
Chicago, IL 60602

City of Chicago Dept. of Revenue
Administrative Hearings Collection
121 N. LaSalle St., Room 107A
Chicago, IL 60602

City of Chicago Dept. of Revenue*
Bureau of Parking-Bankruptcy
333 S. State St., Ste. 540
Chicago, IL 60604-3977

City of Chicago Dept. of Revenue*
P.O. Box 88291
Chicago, IL 60680-1291

CT Corporate Systems
208 S. LaSalle St., Ste. 814
Team 3
Chicago, IL 60604

CT Corporation System
c/o Richmond North Assoc., Inc.
P.O. Box 963, 4232 Ridge Lea Rd.
Amherst, NY 14226-0963

Discover Bank
c/o Weltman Weinberg & Reis Co., L.
175 S. 3rd St., Ste. 900
Columbus, OH 43215

Discover Card*
P.O. Box 30943
Salt Lake City, UT 84130

Don Mar Services Corp.
c/o Goldman & Grant
205 W. Randolph St., #1100
Chicago, IL 60606

EVO Merchant Services

Excel Answering Services, Inc.
P.O. Box 227
Oak Forest, IL 60452

Ferguson Enterprises, Inc.
c/o Christina Berish -Thompson Cobu
55 E. Monro, 40th Floor
Chicago, IL 60603

Fifth Third Bank*
Customer Service - MD 1MOC2G-4050
38 Fountain Square Plaza
Cincinnati, OH 45263

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38 Fountain Square Plaza
Cincinnati, OH 45263

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Customer Service - MD 1MOC2G-4050
38 Fountain Square Plaza
Cincinnati, OH 45263

Fifth Third Bank/Asset Acceptance
c/o Academy Collection Services, In
10965 Decatur Rd.
Philadelphia, PA 19154-3210

Fifth Third Bank/Asset Acceptance L
c/o Freedman Anselmo Lindberg & Rap
1807 W. Diehl RD #333, P.O Box 3228
Naperville, IL 60566-7228

First Data Global Leasing
c/o Metropolitan Adjustment Bureau
22212 Ventura Blvd., Ste. 200
Woodland Hills, CA 91364

First Data Merchant Services Corp.
First Data Global Leasing
P.O. Box 407092
Fort Lauderdale, FL 33340

First Data Merchant Srvices
c/o McCarthy, Burgess & Wolff
26000 Cannon Rd.
Cleveland, OH 44146

First Premier Bank
c/o MRS Associates, Inc.
3 Executive Campus, Ste. 400
Cherry Hill, NJ 08002

First Premier Bank*
P.O. Box 5524
Sioux Falls, SD 57117-5524

Ford Credit*
National Bankruptcy Service Center
P.O. Box 537901
Livonia, MI 48153-7901

Ford Credit*
National Bankruptcy Service Center
P.O. Box 537901
Livonia, MI 48153-7901

Ford Motor Credit
c/o Freedman Anselmo Lindberg & Ra
1807 W. Diehl Rd #333, PO Box 3228
Naperville, IL 60566-7228

Ford Motor Credit
c/o Nickolaou, Michaels & Evans LTD
7503 W. 56th St.
Summit, IL 60501

Ford Motor Credit
c/o Penncro Associates, Inc.
P.O. Box 1878
Southampton, PA 18966-9998

Ford Motor Credit Co. LLC
c/o Freedman Anselmo Lindberg & Rap
1807 W. Diehl Rd #333, P.O Box 3228
Naperville, IL 60566-7228

G&S Supply Co.
c/o Talan & Ktsanes
300 W. Adams, #840
Chicago, IL 60606

George's Heating & Plumbing
c/o Law Offices of Ioana Salajanu
101 N. Wacker, Ste. 101
Chicago, IL 60606

Global E Telecom Inc.
c/o drs/Bonded Collection Systems
P.O. Box 498609
Cincinnati, OH 45249-8609

Global eTelecom Inc./Shilvock Co.
35008 Emeral Coast Pkwy, 4th Fl.
Destin, FL 32541

GlobalETelec/NCo Portfolio Manageme
c/o Leading Edge Recovery Solutions
5440 N. Cumberland, Ste. 300
Chicago, IL 60656-1490

Henry Frerk Sons
c/o National Check Trust, Inc.
2811 Corporate Way
Miramar, FL 33025

Home Depot 1903/Brickyard
c/o Certegy Payment Recovery Servic
3500 5th St.
Northport, AL 35476

Home Depot*
P.O. Box 689100
Des Moines, IA 50368-9100

Home Depot1903/Brickyard
c/o Bennett & DeLoney
1265 E. FOrt Union Blvd., Ste. 150
Midvale, UT 84047-1808

HSBC Bank
c/o CCB Credit Services, Inc.
5300 S. 6th Street
Springfield, IL 62703

HSBC*
HSBC Card Services
P.O. Box 81622
Salinas, CA 93912-1622

International Merchant Services

JPMorgan Chase Bank, N.A.
c/o JPMorgan Treasury-Global Trade
10420 Highland Manor Dr.
Tampa, FL 33610

JPMorgan Chase Bank, N.A.
SBLC Group
21591 Network Place
Chicago, IL 60673-1215

MBNA America Bank
c/o Portfolio Recovery Associates L
120 Corporate Blvd., Ste. 100
Norfolk, VA 23502

MBNA America*/WorldPoints
P.O. Box 15026
Wilmington, DE 19850-5026

National Check Trust
c/o Van Ru Credit Corp.
4415 S. Wendler Dr., Bldg. B #200
Tempe, AZ 85282

National Check Trust, Inc.
c/o Tate & Kirlin Associates
2810 Southampton Rd.
Philadelphia, PA 19154

National Check Trust, Inc./NTC
c/o adam Jeffrey Katz, P.A.
P.O. Bo 260190
Pembroke Pines, FL 33026

Nautilus Insurance Co.
7233 East Butherus Dr.
Scottsdale, AZ 85260

Nautilus Insurance Co.
c/o CRF Solutions
2051 Royal Ave.
Simi Valley, CA 93065

Northern Leasing Systems, Inc.
P.O. Box 7861
New York, NY 10116

Ozinga Chicago RMC, Inc.
Attn: Rob Madryk
P.O. Box 16800
Chicago, IL 60616

Ozinga Chicago RMC, Inc.
c/o Don Mar Service Corp.
500 W. Palatine Rd., Ste. 105
Wheeling, IL 60090-5842

Portfolio Recovery associates, LLC
c/o Phillips & Cohen Associates, Lt
258 Chapman Rd., Ste. 205
Newark, DE 19702

Prairie Material Sales, Inc.
c/o Hamblet Oremus & Little
1 E. Wacker Dr., Ste. 2222
Chicago, IL 60601

Premier Bankcard
c/o Arrow Financial Services
5996 W. Touhy Ave.
Niles, IL 60714

R.H. Donnelley
c/o McCarthy, Burgess & Wolff
26000 Canon Rd.
Cleveland, OH 44146

R.H. Donnelley Publishing & Advertisi
c/o Solomon & Leadley
320 E. Indian Trail
Aurora, IL 60505-1760

Schulhof Company
c/o American Check Management
10950 S.W. 88th St, 2nd Fl.
Miami, FL 33176

Shilvock Company Inc.
2226 N. Milwaukee
Chicago, IL

U.S. Bank*
Cardmember Service
P.O. Box 6335
Fargo, ND 58125-6335

Unique Vans
12100 S. Cicero
Alsip, IL 60803

United Rentals Highway Technologies
880 N. Addison Rd.
Villa Park, IL 60181

US Bank
c/o Capital Management Services, LP
726 Exchange St., Ste. 700
Buffalo, NY 14210

US Bank
c/o Houston Funding II, LTD
2620 Fountainview #305
Houston, TX 77057

US Bank*
Cardmember Service
P.O. Box 790084
Saint Louis, MO 63179-0084

Verizon Wireless
c/o The CBE Group, Inc.
P.O. Box 2635
Waterloo, IA 50704-2635

Verizon Wireless
c/o Allied Interstate
3000 Corporate Exchange Dr.
Columbus, OH 43231

Verizon Wireless*
Bankruptcy Department
404 Brock Drive
Bloomington, IL 61701

Verizon Wirelss
c/o NCO Financial Systems Inc.
9009 Corporate Lake Drive
Tampa, FL 33634

Vollmar Clay Products
5835 W. Touhy ave.
Chicago, IL 60646

World Gym
c/o Premier Credit Corp.
2773 Remico St. SW, Ste. B
Wyoming, MI 49519

World Gym - Bishop/Planet Fitness
c/o ASF International
Dept. 291
Denver, CO 80281-0291